

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:

Thearu A Wells  
Sandra M Loyd-Wells  
Debtor(s)

Case No. 09 B 02273

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Marilyn O. Marshall, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 01/26/2009.
- 2) The plan was confirmed on 04/08/2009.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 08/29/2012.
- 5) The case was Dismissed on 09/17/2012.
- 6) Number of months from filing to last payment: 42.
- 7) Number of months case was pending: 46.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$14,830.09
Less amount refunded to debtor	\$0.00

**NET RECEIPTS: \$14,830.09**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$3,521.50
Court Costs	\$0.00
Trustee Expenses & Compensation	\$811.12
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION: \$4,332.62**

Attorney fees paid and disclosed by debtor: \$0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AIS Services	Unsecured	464.00	467.65	467.65	0.00	0.00
America's Financial Choice Inc	Unsecured	758.00	758.02	758.02	0.00	0.00
Americredit Financial Ser Inc	Secured	14,463.00	14,463.92	14,463.92	0.00	0.00
Americredit Financial Ser Inc	Unsecured	14,463.00	NA	NA	0.00	0.00
Arm Professional Service	Unsecured	758.00	NA	NA	0.00	0.00
Bally Total Fitness	Unsecured	536.00	NA	NA	0.00	0.00
Bay Area Credit Services	Unsecured	315.00	NA	NA	0.00	0.00
Cavalry Investments, LLC	Unsecured	588.00	NA	NA	0.00	0.00
Cavalry Portfolio Services	Unsecured	551.00	594.60	594.60	0.00	0.00
City Of Chicago Dept Of Finance/Water	Secured	600.00	587.92	593.96	593.96	0.00
City Of Chicago Dept Of Revenue	Unsecured	NA	604.13	604.13	0.00	0.00
Commonwealth Edison	Unsecured	1,200.00	1,265.22	1,265.22	0.00	0.00
Debt Credit Service	Unsecured	487.00	NA	NA	0.00	0.00
East Bay Funding	Unsecured	398.00	398.85	398.85	0.00	0.00
GC Services	Unsecured	738.00	NA	NA	0.00	0.00
I C Systems Inc	Unsecured	259.00	NA	NA	0.00	0.00
Illinois Collection Service	Unsecured	71.00	NA	NA	0.00	0.00
Internal Revenue Service	Unsecured	NA	100.00	100.00	0.00	0.00
Internal Revenue Service	Priority	475.00	2,858.00	2,858.00	1,352.64	0.00
Johnson & Newby LLC	Secured	15,929.88	208.47	208.47	208.47	0.00
Johnson & Newby LLC	Secured	15,929.88	15,512.94	0.00	0.00	0.00
Medical Business Bureau Inc	Unsecured	62.00	NA	NA	0.00	0.00
Medical Business Bureau Inc	Unsecured	140.00	NA	NA	0.00	0.00
Medical Business Bureau Inc	Unsecured	398.00	NA	NA	0.00	0.00
Merchandise Credit Guide	Unsecured	202.00	NA	NA	0.00	0.00
Merchandise Credit Guide	Unsecured	168.00	NA	NA	0.00	0.00
Nationwide Credit & Collection	Unsecured	3,236.00	NA	NA	0.00	0.00
Nationwide Recovery Sys	Unsecured	788.00	NA	NA	0.00	0.00
Ocwen Loan Servicing LLC	Secured	200,733.75	210,744.58	0.00	0.00	0.00
Ocwen Loan Servicing LLC	Secured	200,733.75	5,936.03	1,998.75	0.00	0.00
Peoples Energy Corp	Unsecured	968.00	7,047.03	7,047.03	0.00	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
PLS Payday Loan Store	Unsecured	900.00	NA	NA	0.00	0.00
Portfolio Recovery Associates	Unsecured	413.00	412.95	412.95	0.00	0.00
Regional Acceptance	Unsecured	16,515.00	5,751.63	5,751.63	0.00	0.00
Regional Acceptance	Secured	16,515.00	16,226.63	10,475.00	7,212.76	1,129.64
Regional Acceptance	Unsecured	6,040.00	NA	NA	0.00	0.00
Senex Services Corp	Unsecured	392.00	NA	NA	0.00	0.00
United States Dept Of Education	Unsecured	8,199.00	9,304.42	9,304.42	0.00	0.00
Verizon Wireless	Unsecured	1,973.00	1,973.41	1,973.41	0.00	0.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$2,207.22	\$208.47	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$25,532.88	\$7,806.72	\$1,129.64
<b>TOTAL SECURED:</b>	<b>\$27,740.10</b>	<b>\$8,015.19</b>	<b>\$1,129.64</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$2,858.00	\$1,352.64	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$2,858.00</b>	<b>\$1,352.64</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$28,677.91</b>	<b>\$0.00</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$4,332.62</u>	
Disbursements to Creditors	<u>\$10,497.47</u>	
<b>TOTAL DISBURSEMENTS :</b>		<b><u>\$14,830.09</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 11/21/2012

By: /s/ Marilyn O. Marshall

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.